



Masjid Qubaa' in Madinah

UNIT E

Zakah and Charity

Chapter One	Zakah: The Third Pillar of Islam	E2
Chapter Two	Some Rules and Ethics of Giving	E14
	out Zakah and Sadaqah	
Chapter Three	Sadaqah: The Proof of Goodness	E22
Chapter Four	Surat-ul-Qalam (The Pen)	E30
Lesson 1	The Great Character of Prophet Muhammad	E31
Lesson 2	The Bad Character of the Disbelievers	E36
Lesson 3	Greed Leads to Destruction	E43
Lesson 4	The Reward for Those Who Fear Allah	E52
Lesson 5	Standing by Allah	E56
Chapter Five	Sadaqah, Without Paying Money	E62

UNIT E CHAPTER ONE

ZAKAH: The Third Pillar of Islam

CHAPTER OBJECTIVES

- 1 What is zakah?
- 2 What is the significance of zakah?
- 3 What are the benefits of zakah?
- 4 What are the rules of zakah?
- 5 What is the sisaab and rate of zakah?
- 6 Who receives zakah?

VOCABULARY

Zakat-ul-Mal زكاة المال

Zakat-ul-Fitr زكاة الفطر

Nisaab نصاب

Al-Houl الحول

Al-Fuqaraa' الفقراء

Al-Masakeen المساكين

Al-'Aamiloon Alayha العاملون عليها

Ar-Riqaab الرقاب

Al-Ghaarimoon الغارمون

Ibn-us-Sabeel ابن السبيل

Al-Jihadu Fee الجهاد في

Sabeelillah سبيل الله

Al-Mu'allafatu- المؤلفة قلوبهم

Quloobuhum

E2



Zakah is one of the five pillars of Islam.

عَنْ ابْنِ عَمَرَ رَضِيَ اللَّهُ عَنْهُ قَالَ: قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ: "بُنِيَ الْإِسْلَامُ عَلَى خَمْسٍ: شَهَادَةِ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَأَنَّ مُحَمَّدًا رَسُولُ اللَّهِ، وَإِقَامِ الصَّلَاةِ وَإِيتَاءِ الزَّكَاةِ وَصَوْمِ رَمَضَانَ وَحُجِّ الْبَيْتِ".
رواه البخاري ومسلم

Ibn Omar narrated that Prophet Muhammad said,

"Islam is built on five [pillars]; bearing witness that there is no god but Allah, and Muhammad is the Messenger of Allah; performing prayer, giving zakah, fasting Ramadan, and performing pilgrimage to the House of Allah."

Reported in Al-Bukhari and Muslim

There are two types of zakah: Zakat-ul-Mal and Zakat-ul-Fitr. The great importance of zakah is mentioned many times in the Qur'an, and it is a greatly rewarded act.

The Concept of Wealth in Islam

An important principle of Islam is that everything belongs to Allah ^{وتعالى}, including all our money and wealth. Allah ^{سبحانه وتعالى} gives us money and wealth as a trust, to test us on how we will use it.

Let us first define wealth and money. Money is the means to buying. All humans must buy things in order to survive. For example, we have to buy food, clothing, and housing to survive and live well. Money is very important

E3



all, the one Who created us and gave us the ability to earn wealth.

So, if money ultimately belongs to Allah, what does He want us to do with it? How does He want us to spend it? In simple words, He wants us to use it wisely, avoid wasting it, and to share it with others. Allah is the most merciful, and He does not ask much from His servants. He asks only that we spend this money in a halal way, and that we pay our dues to the poor, also known as zakah, or Zakat-ul-Mal.

What is Zakah?

for everyday living. This is why people must work hard to earn money. Your parents, for example, may work all day or all night to bring money for the family. This is why it can be difficult for people to give up their hard earned money to others. Allah understands this difficulty that we have, so He tests us this way. Even if we feel that the money belongs to us, we must accept that it all belongs to Allah. He is, after

Zakah literally means purity and growth. This means that observing zakah will purify and bless the wealth and the zakah-giver.

As mentioned previously, giving out zakah is obligatory on all financially capable Muslims.

The zakah is a form of giving to those who are less fortunate. It is paid annually, at any time of the year and is

Fast Facts



Zakah was made a required worship during the second year of Al-Hijrah.

E4

set at a fixed percentage or proportion of each individual's wealth. It is for the benefit of the poor in the Muslim community. Therefore, Allah encourages Muslims to observe this important duty. Allah says in Surat-ul-Mu'minoon:

﴿قَدْ أَفْلَحَ الْمُؤْمِنُونَ ١ الَّذِينَ هُمْ فِي صَلَاتِهِمْ خَاشِعُونَ ٢ وَالَّذِينَ هُمْ عَنِ اللَّغْوِ مُعْرِضُونَ ٣ وَالَّذِينَ هُمْ لِلزَّكَاةِ فَاعِلُونَ ٤﴾
المؤمنون: ١ - ٤

"Successful indeed are the believers, Who are humble in their prayers, And who keep away from what is vain, And who are givers of zakah." [23:1-4]



Zakah is mentioned along with salah more than 26 times in Al-Qur'an

Zakah is one of the fundamental aspects of worship of Islam. It is mentioned many times in the Qur'an. Allah repeatedly asks Muslims to observe this duty in the Qur'an. Allah says in Surat-un-Noor:

﴿وَأَقِيمُوا الصَّلَاةَ وَآتُوا الزَّكَاةَ وَأَطِيعُوا الرَّسُولَ لَعَلَّكُمْ تُرْحَمُونَ ٥٦﴾
النور: ٥٦

"And keep up prayer, pay zakah and obey the Messenger, so that mercy may be shown to you." [24:56]

Prayer is a physical and spiritual form of worship, and zakah is the material form of worship. Since Allah knows well the difficulty of zakah, He has promised to bless the remainder of the wealth of a Muslim who observes zakah. This is why "zakah" is sometimes referred to as "growth."

E5

The Benefits of Zakah to Individuals and Society

One cannot underestimate the importance of zakah. The following illustrate the many benefits and the significance of zakah.

1. Zakah Brings the Giver a Great and Multiplied Reward.

Allah says in Surat-ul-Baqarah, ayah 261:

﴿مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَتَتْ سَنَابِلَ سَبْعِ سَنَابِلَ فِي كُلِّ سُنبُلَةٍ مِائَةُ حَبَّةٍ وَاللَّهُ يُضَاعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ﴾ البقرة: ٢٦١

"The parable of those who spend their property in the way of Allah is as a grain growing seven ears, (with) a hundred grains on every ear; and Allah multiplies for whom He pleases; and Allah is Ample-giving, Knowing." [2:261]

Based on this great ayah, Allah rewards a Muslim 700 hasanat and more for every dollar, euro, pound, dinar, or ddirham he or she spends in zakah or charity.

2. Zakah Blesses and Multiplies the Wealth.

Allah multiplies the wealth of those who give zakah with a gracious spirit. Allah says in Surat-ut-Taghabun:

﴿إِنْ تَقْرَضُوا اللَّهَ قَرْضًا حَسَنًا يَضْعُفْهُ لَكُمْ وَيَعْفِرْ لَكُمْ وَاللَّهُ شَكُورٌ حَلِيمٌ﴾ التغابن: ١٧

"If you loan to Allah, a loan for good cause, He will double it for you, and He will grant you forgiveness: for Allah is most ready to appreciate, Most Forbearing." [64:17]

3. Zakah purifies the soul.

It rids the giver's heart from selfishness, greed, and other evil attitudes. It also purifies the heart of the recipient from envy and jealousy. Allah says in Surat-ut-Tawbah:

﴿خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا وَصَلِّ عَلَيْهِمْ إِنَّ صَلَاتَكَ سَكَنٌ لَهُمْ وَاللَّهُ سَمِيعٌ عَلِيمٌ﴾ التوبة: ١٠٣

"Take alms out of their property. You would cleanse them and purify them thereby. And pray for them; surely your prayer is a relief to them; and Allah is Hearing, Knowing." [9:103]

4. Zakah is a Social Investment.

Zakah builds a more balanced economy in society. This is achieved by collecting some of the surplus of the rich and distributing it to the poor. This helps poor families to live better and become a producing segment of society.

This way, the poor may become able to work, start businesses give back to their community.

5. Zakah strengthens brotherhood among Muslims and unites the society.

When the rich help the poor and support them for the sake of Allah, Allah will bring love, brotherhood and harmony to the society. Instead of growing jealousy, envy and hatred, the poor will appreciate and admire the rich for giving them a chance of a better life.

6. Zakah helps minimize crime.

Wherever poverty spreads, crime will follow through. Many people resort to different kinds of crimes when they suffer poverty. Some people turn to crime, such as stealing and gambling, in an attempt to gain the lifestyle they see others enjoying around them. Some people turn to drugs, because they feel hopeless, or outcast from society. Poverty is not an excuse for breaking the laws of Allah and society; nevertheless, some people may sin due to their weak faith and lack of discipline. Zakah helps satisfy the needs of the low income families, and it protects them from falling into the trap of Shaytan.

The Rules of Zakah

In this part of the chapter, you will learn the Islamic rules of paying, collecting and distributing zakah.

Who Must Pay Zakah?

1. A Muslim.
2. One who has the nisaab (A set amount of extra money more than what he or she needs).
3. And keeps it for at least a houl **حَوْل**, or a year.

On What Types of Wealth Do We Pay Zakah?

Zakah is paid on the following:

1. Money (gold, silver, cash, bonds, stocks, etc.)
2. Business Inventory
3. Crops

4. Cattle (sheep, goats, cows, camels)
5. Treasures.
6. Minerals and Metals

What is Nisaab نصاب ؟

Nisaab is the minimum extra wealth a person should save over a year in order to pay zakah. Prophet Muhammad suggested two ways for us to determine the amount of nisaab on money; the price of gold, or the price of silver. Let's go for gold in calculating the nisaab. According to the Prophet, the nisaab on gold is what is equal to 85 grams, or roughly three ounces. To figure out how much a nisaab is in a given time, we do the following:

1. We figure out how much the ounce of gold is worth.
2. We multiply the value by 3.

So, we apply the following formula:
 The price of an ounce of gold $\times 3 =$ nisaab, value.

Example: Suppose the price of gold is \$1500 an ounce. Therefore, $1500 \times 3 = \$4500$.
 Then the nisaab will be \$4500. In this case, if some one saves \$4500 or more,

and it stays with him for a year, he or she must pay zakah on this saving. This nisaab amount applies to cash money, gold, silver, and the values of goods, crops, and other commercial products. Cattle, however, has a different way to determine the nisaab. It is easier to figure it out according to the following table:

Table 1: Zakah's Nisaab and Rate

Wealth	Nisaab	Rate	Notes
1 Money (Cash, Bonds, stock market shares, Gold, silver, precious metals, commercial jewelry, etc.)		2.5%	In 2011, the nisaab according to gold price is around \$4500
2 Business inventory and net income	Value of 3 ounces or 85 grams of pure gold	2.5%	Formula: 3 ounces \times Gold rate per ounce = Nisaab, value
3 Crops	1437 Lb. or 653 Kg.	10% If irrigated only naturally by rain or a river 5% if irrigated using other means	or 85 grams \times Gold rate per gram = Nisaab, value
4 Sheep and Goats	40	1 (This has further schedules that cover larger quantity)	Key: ounce equals 28.33 grams
5 Cows	30	1 (This has further schedules that cover larger quantity)	Disclaimer: The value of gold changes. Therefore, refer to Islamic authorities in your area to figure out the Nisaab value.
6 Camels	5	1 sheep (This has further schedule that cover larger quantity)	
7 Treasures	No Nisaab	20%	
8 Minerals (oil, metals)	No Nisaab	20% (Some scholars say just 2.5%)	



The nisaab of cattle is 40 sheep and goats, 30 cows, or 5 camels.

On every 40 sheep we give out 1; if there are up to 80, we give out two, then up to 200 we give out 3; then one more for every hundred sheep.

What Is the Rate of Zakah?

Generally, the rate of zakah is one fortieth of the extra wealth one has saved; that is only 2.5%. Therefore, if a Muslim has surplus money more than the nisaab, after fulfilling basic needs such as food, clothing, housing, etc. he or she is required to pay 2.5% as zakah. But if there are insufficient funds to cover the essential expenses in life, there is no requirement to pay zakah. Additionally, the "extra wealth" must be possessed by the person for at least a year.

have to multiply $5,000 \times 2.5\%$ to find out how much he should pay for zakah. To do this on a calculator, simply multiply $5,000 \times 0.025 = \$125$. So Adam must pay \$ 75 in Zakah.

Let's take another scenario. Mohammad has exactly \$10,000 saved up. However, he had \$10,000 only for a couple of weeks. Because one of the rules of zakah is that he has to have saved this \$10,000 for at least a whole year, Mohammad is not required to pay zakah.

Calculating Zakah

For example, Adam has \$5,000 saved up for a year. Is he required to pay zakah? And if so, how much does he have to pay?

Since Adam has more than \$4,500, he is required to pay zakah. So how much should Adam pay? This is determined by the rate of 2.5%. Adam would





MONEYS THAT WE DON'T PAY ZAKAH ON

Not everything we own, we pay zakah on. Here are the valuables that are not subject to zakah:

1. Your house you live in.
2. Equipment in your shop or factory.
3. Your jewelry you wear.
4. Your car.

Who Should Receive Zakah?

Allah سبحانه وتعالى clearly identified who the recipients of zakah are in Surat-ut-Tawbah, ayah 60. Allah said:

﴿ إِنَّمَا الصَّدَقَتُ لِلْفُقَرَاءِ وَالْمَسْكِينِ وَالْعَمِلِينَ
عَلَيْهَا وَالْمُؤَلَّفَةِ قُلُوبُهُمْ وَفِي الرِّقَابِ وَالْغَرَمِينَ
وَفِي سَبِيلِ اللَّهِ وَأَبْنِ السَّبِيلِ فَرِيضَةً مِّنَ اللَّهِ
وَاللَّهُ عَلِيمٌ حَكِيمٌ ٦٠ ﴾ التوبة: ٦٠

"The poor due is only [collected] for the poor and the needy, the officials (appointed) over them, and potential Muslims. Also for freeing the slaves or captives, for helping those in debt, for the cause of Allah and the broke traveler; that is a command from Allah; and Allah is All-knowing, All-Wise." [9:60]

According to the above verse, the following are to receive zakah:

1. Al Furqaraa (The Needy People)

A person is considered "faqeer" فقير if he or she has no income, and depends on others for daily necessities, such as

food and shelter. This includes poor orphans, widows, old people, the unemployed, those who have recently faced financial crises, etc.

2. "Al Masakeen" (The Poor)

These people have some income that is not enough for them. They are still very poor and feel embarrassed to seek help from others. The zakah officials will seek them out in order to provide them with zakah. Imam Ibn Katheer, in his famous book of Tafseer, reported that Ikramah, a great scholar of Al-Qur'an, defined the miskeen as the non-Muslim poor from among the People of the Book.

3. "Al 'Aamiloon Alayha" (The Zakah Officials)

A Muslim state, community, or even a mosque, appoints official "zakah collectors" whose responsibility is to collect and distribute zakah. These officials must be given salaries to perform this important work. Their salaries are given to them out of the zakah fund.

4. Al-Mu'allafatu Quloobuhum (Friendly Non-Muslims or New Muslims)

Zakah can be given to the one who converts to Islam, or even to non-Muslims who are near entering Islam. One day, Prophet Muhammad granted Safwan Ibn Umayyah, a pagan leader, some money. Safwan later became a good Muslim. He said, "I used to hate Muhammad, but when I saw his manners and generosity, I became one of his admirers."

5. "Ar-Riqaab" (Slaves and Captives)

Ar-Riqab literally means "necks," a plural of "Raqabah رَقَبَة," or neck. Here it means a slave. Zakah may also be used to buy the freedom of Muslims who are slaves in a society allowing slavery. Zakah can also be spent on freeing prisoners of war, or captives held against their will for unjust reasons. Once, a man asked Rasoolullah about a good deed that would get him to Jannah and would save his neck from Hellfire. The Prophet said, "Buy a person out of slavery or help setting his or her neck free."

6. Al-Ghaarimoon (Debtors)

There are some Muslims who are so heavily in debt that there is no way they can pay it back. In these cases, zakah may be used to help pay their creditors and relieve them of their debts.

7- Fee Sabeelillah (Jihad, Struggle for the Cause of Allah)

Zakah can be given for the jihad against hostile enemies, and to defend Islam and Muslims against all forms of evil. The words "fee sabeelillah" mean "for the cause of Allah." Muslim scholars consider that every good Muslim cause falls under this category, even if it does not involve fighting. For example, educational and charity projects that support Islam and Muslims and maintain their faith and wellbeing are considered types of noble jihad. This includes non-profit schools and colleges, charity organizations, charity clinics and hospitals, orphanages, etc. These noble projects help people in their struggles against ignorance, poverty, disease, crime, and other evils and harms.

8. Ibn-us-Sabeel (Impoverished and Stranded Travelers)

Zakah may be given to help the traveler who has become stranded due to lack of money. He or she would not be able to continue to his or her destination without financial help.

Zakat ul-Fitr

The other form of zakah is zakat ul-Fitr. It is quite different from regular zakah. Although zakat ul-Fitr is an obligatory charity like zakah, it has to be given in the form of food at the end of the month of Ramadan. The amount of Zakat ul-Fitr is a fixed sum, the same for everyone regardless of their income. While nisaab and rate are used to calculate Zakat ul-Mal, Zakat ul-Fitr uses the

Saa' measurement to calculate the correct amount. The minimum amount is one saa', which is about two handfuls of food, grain, or dried fruit for each member of the family. According to the hadeeth:

Ibn `Omar said: "The Prophet ﷺ enjoined the payment of one sa'a of dates, or one sa'a of barley as Zakat ul-Fitr on every Muslim, young, and old,

male and female, free and slave." (Related by al-Bukhari and Muslim)

The purpose of Zakat ul-Fitr is to purify the one who has fasted from any type of indecent act or speech he might have committed while fasting. For example, if Adam called his brother names while fasting. It also helps the poor and the needy.

CHAPTER REVIEW

Projects and Activities

1. Figure out the value of nisaab in the current time based on the current value of gold.
2. Use the following zakah calculation form to calculate the zakah in the scenarios below. Use the nisaab value you just figured out when solving the above activity.



Zakah Calculation Form

Step No.	Explanation	Amount U.S. \$
1	Net cash on hand and in bank (after all bills and debts paid)	
2	Gold and Silver in current value (coins, bars, commercial jewelry...)	
3	Good loans (money loaned to others and expected to be repaid)	
4	Shares of Stocks	
5	Business Inventory (value of inventory items at the zakat due date)	
6	Real Estate (designated for sale)	
	And net income from rented properties	
7	Net profits from business	
8	Total amount (add lines 1 through 7)	
9	If the amount in step 8 is less than the nisaab	ZAKAT UL-MAL is NOT REQUIRED
10	Zakat due (If the amount in step 8 is greater than the nisaab)	
	Total amount on step 8 x 0.025=	

Scenario A: Zaid has \$3000 cash, an ounce of gold (\$1500 value), and Microsoft stocks valued at \$2000. Zaid also has in his shop an inventory valued at about \$10,400, and his business made \$4000 in profit during the last zakah year. Should Zaid pay zakah? And if your answer is yes, how much?

Scenario B: Lena has \$1000 in net cash at the bank, a necklace and bracelet that she usually wears valued at \$1000, a good loan of \$500 that she lent to her cousin, and an extra apartment she is putting up for sale, which is worth at least \$27,000. Should Lena pay zakah? And if your answer is yes, how much?

Create a zakah scenario for your classmate or friend to solve, using the above form. Reality Check: Figure out how much zakah you should pay this year, if any.

Stretch Your Mind



1. Why do you think zakah was given this particular name? Allah could have named it tax!"
2. Why do you think Allah didn't require zakah on houses we live in, cars we use, jewelry we wear or equipment we run in our factories and businesses?
3. Why did Allah require that we should keep the money subject to zakah for at least a year before we pay zakah on it?

Study Questions

- 1 Define: Zakat-ul-Mal , Zakat-ul-Fitr, Nisaab, Al-Masakeen , Al-'Aamiloon Alayha.
- 2 What is the meaning of zakah in the Arabic language?
- 3 Describe the concept of wealth in Islam.
- 4 When was zakah prescribed to Muslims?
- 5 Who must pay zakah?
- 6 Who should receive zakah?
- 7 What is the difference between faqeer and miskeen?
- 8 On what types of wealth do Muslims pay zakah?

UNIT E CHAPTER

TWO

Some Rules and Ethics of Giving out Zakah and Sadaqah

CHAPTER OBJECTIVES

Main rules and ethics of giving sadaqah:

- 1 Importance of sincere intention
- 2 Secret sadaqah vs. public sadaqah
- 3 Kindness to zakah and sadaqah recipients
- 4 Allah only accepts good money
- 5 Giving to needy relatives first
- 6 Importance of a gracious spirit in giving sadaqah
- 7 Giving sadaqah on behalf of the dead

VOCABULARY

Ikhlas إخلاص

Riyaa' رياء

Sadaqat-us-Sirr صدقة السر

Sadaqat-ul-Alan صدقة العلن

You learned in the previous chapters the importance of zakah and sadaqah in Islam. In this chapter, you will learn important ethics and rules of giving out zakah and sadaqah.

1. Sincere Intention.

This is the most important rule of giving out zakah or sadaqah. Allah and His Messenger urged Muslims to demonstrate ikhlas إخلاص, or sincere intentions, when they offer acts of worship and good deeds. Allah accepts only sincere work that a Muslim does for the

E14

sake of Allah. Allah says in Surat-ul-Bayyinah:

﴿وَمَا أُمِرُوا إِلَّا لِيَعْبُدُوا اللَّهَ مُخْلِصِينَ لَهُ الدِّينَ حُنَفَاءَ وَيُقِيمُوا الصَّلَاةَ وَيُؤْتُوا الزَّكَاةَ وَذَلِكَ دِينُ الْقَيِّمَةِ﴾ البقرة: ٥

"And they have been commanded no more than this: To worship Allah, offering Him sincere practice of the religion, true (in faith); to establish regular prayer; and to practice required charity; and that is the straight religion." [98:5] The sadaqah giver, then, must have

a sincere intention in his heart. He or she must give the sadaqah only for the sake of Allah, and not for fame or any other worldly cause. Allah says in Surat-ul-Baqarah:

﴿وَأَنْفِقُوا فِي سَبِيلِ اللَّهِ وَلَا تُلْقُوا بِأَيْدِيكُمْ إِلَى التَّهْلُكَةِ وَأَحْسِنُوا إِنَّ اللَّهَ يُحِبُّ الْمُحْسِنِينَ﴾ البقرة: ١٩٥

"And spend for the sake of Allah and do not throw yourselves to destruction [by acts of greed] with your own hands, and do good (to others); surely Allah loves the doers of good." [2:195]

Hadeeth Shareef

عن أمير المؤمنين أبي حفص عمر بن الخطاب رضي الله عنه ، قال: سمعت رسول الله صلى الله عليه وسلم يقول : (إنما الأعمال بالنيات وإنما لكل امرئ ما نوى . فمن كانت هجرته إلى الله ورسوله فهجرته إلى الله ورسوله ومن كانت هجرته لدنيا يصيبها أو امرأة ينكحها فهجرته إلى ما هاجر إليه).

رواه البخاري، مسلم.

Omar Ibn Al-Khattab said: I heard the messenger of Allah ﷺ say: "Actions are judged by intention, and every man shall have [a reward] according to what he intended. Thus whoever migrates only for Allah and His messenger, his migration will be counted for Allah and His messenger, and he whose migration was to win some worldly gain or to marry a woman, his migration will be counted for that."

Reported by Bukhari and Muslim

E15



FAITH IN ACTION

★ Always have a sincere intention in your heart as you give sadaqah or do any good deeds.



2. Secret Sadaqah vs. Public Sadaqah!

Can the sadaqah giver tell others about his sadaqah, or is it better to keep it secret (called in Arabic, "Sadaqat-us-Sirr" (صَدَقَةُ السِّرِّ)? Generally, it is better for the Muslim to give his or her sadaqah in a confidential manner. This is to prevent the possibility of *riyaa* (رِيَاء), or showing off. Allah says in Surat-ul-Baqarah:

﴿إِنْ تُبْدُوا الصَّدَقَاتِ فَنِعِمَّا هِيَ وَإِنْ تُخْفُوهَا وَتُؤْتُوهَا الْفُقَرَاءَ فَهُوَ خَيْرٌ لَكُمْ وَيُكَفِّرْ عَنْكُمْ مِنْ سَيِّئَاتِكُمْ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ﴾
البقرة: ٢٧١

"If you give alms openly, it is well, and if you hide it and give it to the poor [in secret], it is better for you; and this will wipe off some of your evil deeds; and Allah is aware of what you do." [2:271]

However, if giving sadaqah in public, or Sadaqat-ul-Alan (صَدَقَةُ الْعَلَنِ), and it would encourage others to do the same, the public sadaqah may be the better way. Muslim communities in America and around the world often organize public fundraising events. In these events, they encourage Muslims to donate for supporting a masjid, a school, an Islamic organization, or to support relief efforts in America or around the world. It was narrated that the Prophet did invite Muslims to the masjid to give out charity. People started to bring their money and belongings and drop them as sadaqah in front of the Prophet and everybody else. Uthman Ibn Affan (رضي الله عنه) used to give his huge amount of sadaqah sometimes in public, and that used to lift the morale of Muslims and encourage them to give more charity. Again, it is very important to keep sincere intention when giving sadaqah in secret or public. This also applies to all other acts of worship and good deeds, as you learned earlier.



3. Kindness to the Sadaqah Recipient

Some wealthy people look down on poor individuals or families, and may treat them rudely. Allah instructed Muslims to treat the poor in a kind manner. Allah says in Surat-ud-Duha:

﴿فَأَمَّا الْيَتِيمَ فَلَا تَقْهَرْ ۝٩ وَأَمَّا السَّائِلَ فَلَا تَنْهَرْ ۝١٠ وَأَمَّا بِنِعْمَةِ رَبِّكَ فَحَدِّثْ ۝١١﴾
الضحى: ٩ - ١١

"Therefore, do not oppress the orphan.

"And do not scold the beggar.

"And tell others thankfully about the favor of your Lord." [93:9-11]

It is forbidden for the sadaqah giver to remind the recipient of his gift, to reproach him or her, or to show off with his sadaqah. Allah warns:

﴿يَتَذَكَّرُ الَّذِينَ ءَامَنُوا لَا يُبْطِلُوا صَدَقَاتِكُمْ بِالْمَنِّ وَالْأَذَى ۝٣٦﴾
البقرة: ٢٦٤

"Oh you who believe! Do not nullify your sadaqah by showing off your generosity or by hurting [the feelings of the poor], like those who spend their wealth to be noticed by other people." [2:264]

Therefore, Allah will invalidate the sadaqah of a person who hurts the feelings of the recipients of his sadaqah.



FAITH IN ACTION

- ★ Always be kind to the needy people who request your sadaqah.



4. Allah is Good and Only Accepts the Good.

Can someone steal money and give part of it to the poor as sadaqah? How about giving out lottery or gambling money? Of course not! Similarly, Allah does not accept sadaqah if it is from what is unlawful. The Messenger of Allah ﷺ said, "Oh people! Allah is good and accepts only good, and He has instructed the believers through the messengers." Allah, the Mighty and the Majestic, says: "Oh Messengers, consume what is good and work righteously. I am well-acquainted with what you do." [al-Mu'minum: 51]. He also calls upon [you]: "Oh you who believe, consume of the good that We have provided for you." [al-Baqarah 172]. Then [the Messenger] mentioned a man who had traveled for a long time. Unkempt and covered in dust, he raised his hands to the Heavens (and cried): 'Oh my Lord! Oh my Lord!' His food was unlawful, his drink was unlawful, his clothing was unlawful, and what he had provid-

ed to sustain himself with was also unlawful. How could his invocation be accepted? This is reported by Muslim.

5. Giving Needy Relatives First.

If a Muslim has needy relatives, they should be the first to receive his or her sadaqah money. It is not permissible for Muslims to give their sadaqah to strangers when dependents or relatives are in need of it. When the poor relatives' needs are satisfied, and there is still money available for sadaqah, then one can give to strangers.

﴿إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَايَ ذِي الْقُرْبَىٰ وَيَنْهَىٰ عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ﴾ النحل: ٩٠

"Allah commands justice, the doing of good and giving to the relatives, and He forbids all shameful deeds, injustice and aggression: He instructs you, that you may be reminded." [16:90]

It is narrated by Jabir رضي الله عنه that the Messenger of Allah ﷺ said: "When one of you is poor, he starts with himself. If anything is left, he spends it on his dependents. If anything is (still left) then on his relatives, and then, if more is left, he spends it here and there."

Even if the Muslim's needy relative is unfriendly, the sadaqah giver should still support him or her in the time of need. Prophet Muhammad once said, "The most excellent sadaqah is that given to a relative who does not like you." This is reported by At-Tabarani and Hakim.

Abu Bakr and the Misguided Relative

Be good with your relatives, even when they do something bad to you

Abu Bakr As-Siddeeq had a poor nephew. His name was Mustah Ibn Athathah. Abu Bakr used to support his nephew financially all the time. One day, Mustah did something bad to Abu Bakr, who felt really hurt. He wondered why in the world his nephew would hurt his feelings while he was spending on him. So, Abu Bakr thought about taking away his support of Mustah. Then Allah revealed some ayaat to Prophet Muhammad, asking Abu Bakr not to stop supporting his nephew. Abu Bakr immediately obeyed Allah and decided to keep giving Mustah his regular sadaqah. Later, Mustah realized that he had committed a big mistake and offered his uncle his sincere apology.

6. Generous and Gracious Spirit:

One of Allah's names is Al-Kareem, which means "the Generous." Allah is truly generous and likes His servants to be generous too. He continuously gives all His creation their sustenance, and He likes them to be generous with each other. The more we give for the sake of Allah, the better we are.

Omar رضي الله عنه reported: "Abu Bakr used to beat me in doing good deeds. And I always wanted to do something better than what he did. One day, the Messenger of Allah encouraged us to

give sadaqah. I said: 'Today I shall better Abu Bakr. I have never bettered him.' Then I brought half my property. The Messenger of Allah said: 'What did you leave for your family?' I said: 'An amount like this.' Abu Bakr came with all his property, and the Messenger of Allah asked: 'What did you leave for your family?' He said: 'I have left Allah and His Messenger for them.' Then I said: 'I shall never be better than you in anything, Abu Bakr.'

This is reported by Abu Dawud and at-Tirmithi.

Related Story Generous Giving

Abu Hurayrah رضي الله عنه reported that Prophet Muhammad said, "One day a man was walking the fields when he heard a voice in the sky saying, "Go and pour your water on the garden of a So-and-so. Then the man immediately noticed a cloud moving toward a certain garden. The cloud rained there until streams were filled with water. The man then saw the owner of the garden fixing the water into the trees. He approached him and said "what is your name?"

"My name is So-and-so, but why are you asking about my name?" said the man.

"I just heard your name in the sky. Please tell me what you do to deserve this."

The man smiled and said, "By Allah, I don't do much, but when I harvest my crops, I take one third and spend it on my family. I invest another third back in the field, and then I give the remaining third to the poor."



FAITH IN ACTION

★ Try always to be generous when you give sadaqah, and gracious when you do any good deeds.



7. Giving Sadaqah on Behalf of the Dead

Mother of the faithful believers, A'ishah رضي الله عنها said that a man told the Prophet ﷺ that his mother had died suddenly, adding that he thought she

would have given sadaqa if she had been able to speak. He therefore asked if she would have a reward, supposing he gave sadaqah on her behalf, and was told that she would. (Bukhari and Muslim.)

CHAPTER REVIEW

Projects and Activities

1. Visit an Islamic library and search for books on the rules and ethics of giving zakah and sadaqah. Develop a list of titles of five of these books and their authors.
2. Read a book about zakah and sadaqah, and write a 1000-word report on it.



Stretch Your Mind

What do you think is best, Sadaqat-us-Sirr or Sadaqat-ul-Alan? Why?



Study Questions

- 1 Define: a. Ikhlas b. Riya'a' c. Sadaqat-us-Sirr d. Sadaqat-ul-Alan
- 2 What is the most important rule in giving sadaqah or zakah?
- 3 Abu Bakr As-Siddeeq was a role model in generosity. Elaborate on this statement.
- 4 Suppose you were an official in a charitable organization. Indicate if you would accept sadaqah in the following situations, and support your answer with an ayah or a hadeeth:
 - a. A thief came to you repenting, and wanted to give what he had stolen as a sadaqah.
 - b. A man wants to donate on behalf of his deceased father.
 - c. A woman wants to donate, but she refused to give you her name and contact numbers.
 - d. A man wanted to give his sadaqah to his poor cousin, uncle, and few other relatives.
- 5 Why do you think Allah and the Prophet instructed us to give our sadaqah to our relatives before others?

UNIT E CHAPTER

THREE

Sadaqah: The Proof of Goodness

CHAPTER OBJECTIVES

- 1 What is sadaqah?
- 2 The differences between sadaqah and zakah.
- 3 Types of sadaqah.
- 4 Who should receive sadaqah?
- 5 Invalidation of sadaqah.
- 6 Sadaqah Jariyah.
- 7 Rewards of sadaqah.

VOCABULARY

Sdaqah صدقة

Sadaqaat صدقات

Hasanat حسنات

Sadaqah Jariyah صدقة جارية

Waqf وقف

What Is Sadaqah?

In an earlier chapter, you learned about zakah, the required charity in Islam. It is time now to learn about sadaqah. Sadaqah صدقة is the Arabic name for "voluntary charity," and sadaqaat صدقات is the plural of sadaqah. It is the noble act of giving donation 'fee sabillillah,' which means for the cause of Allah, to the needy. Muslims who want to contribute more than their obligatory zakah can give out sadaqah. It may be given to gain extra rewards, and bring blessings to our lives.

E22

Devout Muslims also give out sadaqah on holy occasions such as Ramadan, the days of Hajj and other blessed times. People also mark their special occasions, like weddings, graduations, anniversaries, and personal success with sadaqah, as a token of gratefulness to Allah. They even donate in instances of sadness, like death, on behalf of the dead. In short, sadaqah can be given during any period of time to show gratitude to Allah سبحانه وتعالى, seek His protection, and gain His rewards.

Differences Between Zakah and Sadaqah

You have learned that zakah is a duty upon Muslims. It is one of the five pillars of Islam. The neglect of zakah is a punishable offence in Islam. It is to be paid only once during the year. However, a Muslim may give charity at



any other time. The name for this charity is sadaqah, and it is optional and voluntary. Sadaqah can be given in any form: money, food, clothes, and even good deeds. In the table below, you can see the main differences between zakah and sadaqah:

Differences Between Zakah and Sadaqah

Differences	Zakah	Sadaqah
1 Place in Islam	1. Obligatory	
	2. Pillar of Islam	Voluntary
2 Time of distribution	Once a year	Anytime
3 Amount of distribution	2.5% of savings	No limit
4 Types of distribution	Money, Gold, Silver, Cattle, Crops and fruits	Anything that has value
5 Conditions	Owning Nisaab for a year	No such condition
6 Eligible Recipients	Eight types of people	All poor people and deserving causes



Virtues of Sadaqah

Allah grants those who give sadaqah, or voluntary charity, great rewards. He blesses generous people with great gifts in this life and the next one. Allah and Prophet Muhammad encouraged Muslims to give sadaqah in numerous ayaat and ahadeeth. Let's learn just few of the benefits of sadaqah:

1. God Gives it Back many Times Over.

First of all, Allah سبحانه وتعالى gives back whatever we spend as a sadaqah sooner or later. Allah says:

﴿وَمَا أَنْفَقْتُمْ مِنْ شَيْءٍ فَهُوَ يُخْلِفُهُ، وَهُوَ خَيْرُ الرَّازِقِينَ﴾
سبا: ٣٩

"...and whatever thing you spend [in charity], He will give it back [in this life and the next], and He is the best of Sustainers." [34:39]

The Messenger of Allah ﷺ said: "Every day the servants of Allah rise in the morning, two angels descend to the lower Heaven, and one of them says: O Allah! Compensate the one who spends [in charity]. The other angel says: 'O Allah! Let a total destruction come upon the one who is stingy.' " This hadeeth is reported by Muslim.

In another ayah, Allah promised sadaqah givers that He will give them their money back many times over. Allah says:

﴿مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضَاعِفَهُ لَهُ، وَلَهُ أَجْرٌ كَرِيمٌ﴾
الحديد: ١١

"Who is there that will offer to Allah a good loan so He will double it for him, and he shall have an excellent reward." [57:11]

"Whoever loans Allah a good loan, He will give it back to him in many folds."

Notice Allah's kindness, as shown in the above ayah. Even though Allah is the one Who gives us wealth to start with, He described the sadaqah as a loan given to Him and that He will give it back many times over.

The Prophet ﷺ confirmed Allah's promises.



Hadeeth Shareef

عن أبي كبشة الأنصاري رضي الله عنه قال: قال رسول الله صلى الله عليه وسلم: "ما نقص مال عبدٍ من صدقة" رواه الترمذي وأحمد

Abu Kabshah Al-Ansari narrated that Rasoolullah said,

"The wealth of a servant [of Allah] will not decrease because of sadaqah."

Reported in At-Tirmithi and Ahmad

2. Allah Gives Sadaqah Givers Great Rewards.

Hasanat حسنات, or rewards, are very valuable to a Muslim. We need to collect these hasanat in this life, so we can exchange them with Jannah in the next life. The reward is much more valuable than money. For each good deed we do, Allah will grant us ten hasanat, as you learned earlier. However, sadaqah is very special to Allah, so let's learn how much reward He will give for each sadaqah.

Allah says in Surat-ul-Hadeed,

﴿ءَامِنُوا بِاللَّهِ وَرَسُولِهِ وَأَنْفِقُوا مِمَّا جَعَلَكُمْ مُسْتَخْلَفِينَ فِيهِ فَالَّذِينَ ءَامَنُوا مِنْكُمْ وَأَنْفَقُوا﴾
لَهُمْ أَجْرٌ كَرِيمٌ ﴿٧﴾
الحديد: ٧

"Believe in Allah and His Messenger. And spend from what We have made you responsible for. For those of you who believe and spend, for them is a great reward." [al-Hadeed 7].

Allah سبحانه وتعالى also surprises us in Surat-ul-Baqarah with the amount of reward He would give us when we give out sadaqah:

﴿مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَتَتْ سَنَابِلَ فِي كُلِّ سُنبُلَةٍ مِائَةٌ حَبَّةٌ وَاللَّهُ يُضَاعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ﴾
البقرة: ٢٦١

"The likeness of those who spend their wealth in the cause of Allah is that of a grain of wheat: it grows seven spikes, and each spike has a hundred

grains. And Allah gives manifold increase to whom He pleases; Allah cares for all and knows all things." [al-Baqarah 2:261].

3. Sadaqah Is a Proof of Man's Goodness.

Giving out charity is usually a proof of generosity and goodness. You may remember the story of Prophet Adam's two sons, Cain and Abel. Cain was stingy, while Abel was very generous. The latter gave out a very generous sacrifice for the sake of Allah, and Allah accepted his charity. Cain, on the other hand, reluctantly gave out some cheap crops, so Allah rejected his giving. Allah considers generous charity a way to attain birr, or piety, and proof of a good heart:

﴿لَنْ نَنَالُوا الْبِرَّ حَتَّى تُنْفِقُوا مِمَّا تُحِبُّونَ وَمَا تُنْفِقُوا مِنْ شَيْءٍ فَإِنَّ اللَّهَ بِهِ عَلِيمٌ﴾ (١٣) آل عمران: ٩٢

Who Should Receive the Sadaqah?

You have learned in the last chapter the eight types of people who should receive the zakah money. These people are eligible for sadaqah, too, in addition to all other needy people and good causes.

Muslims are also encouraged to give sadaqah to all good causes, in addition to the above mentioned parties.

"By no means shall you reach piety until you spend [in charity] out of what you love; and whatever you spend, Allah surely knows it well." [3:92]

عن أبي مالك الأشعري رضي الله عنه قال:
قال رسول الله صلى الله عليه وسلم:
"الصدقة برهان"

رواه مسلم والترمذي

Abu Malik Al-Ash'ari narrated that the Prophet said,
"Sadaqah is a proof [of goodness]."
Reported in Muslim and At-Tirmithi

4. Sadaqah Saves Us from Allah's Anger and Relieves the Agony of death.

The Messenger of Allah ﷺ said:
"Sadaqah calms down the anger of the Lord and wards off the agony of death."
It is similarly related that the Messenger of Allah ﷺ said: "The sadaqah of the Muslim increases during his lifetime. It also softens the agony of death, and through it, Allah takes away arrogance and vanity."

Sadaqah can also be used to build and maintain mosques, schools, charity hospitals and clinics, orphanages, fixing Islamic cemeteries and other charity projects. It can also be spent on other good causes like printing copies of the Qur'an, distributing Islamic books, setting up good websites and other educational activities.



Brighter Horizons Academy in Dallas, Texas. Donating to build and maintain Islamic schools and mosques is a good example of Sadaqah Jariyah too.

Sadaqah Jariyah

Sadaqah Jariyah صدقة جارية, or running charity, is one of the best deeds one can do. It is a sadaqh one gives to a waqf وقف, or a good project that serves Muslims on a continuous basis. This includes masajid, schools, libraries, hospitals and clinics, wells or other sources of water, gardens that feed the poor and similar projects. These projects usually serve Muslims for many years, maybe even hundreds of years. When you give money to establish one of these projects, you will continue to receive your rewards as long as these good projects serve Muslims. Even if the Sadaqah Jariyah giver dies, he or she will continue to receive the rewards of the sadaqah

jariyah that he or she started before death.

Abu Hurayrah reported Allah's Messenger ﷺ as saying, "Among the actions and good deeds for which a believer will continue to receive reward after his death are knowledge which he taught and spread, a good son whom he left behind, or a copy of the Qur'an which he left as a legacy, or a mosque he built, or a house which he built for the traveler, or a stream which he caused to flow, or a sadaqa which he gave from his property when he was alive and well, for which he will continue to receive reward after his death."

(Ibn Majah and Baihaqi)

Related Story

Abu Bakr's Sadaqah Jariyah

When the Prophet ﷺ migrated to Madinah with Abu Bakr As-Sadeeq, he decided to build the first mosque there. The Prophet selected a piece of land to build the masjid on. The land, then, belonged to two Muslim orphans who wanted to donate it. The Prophet insisted to pay the price of the property to the young land owners. Abu Bakr stepped forward and offered to pay the money from his pocket, and the Prophet agreed. Later, Al-Masjid-un-Nabawi was built on that land. Since that time until now, Al-Masjid-un-Nabawi is serving Islam and Muslims in a wonderful manner. Therefore, Abu Bakr As-Sadeeq has received huge and blessed rewards since he helped establish this great masjid. He will continue to receive additional great rewards until the Day of Judgment, inshaAllah. This is just a beautiful example of a Sadaqah Jariyah.



Hadeeth Shareef

قال رسول الله ﷺ :
 "إذا مات ابن آدم، انقطع عمله إلا من ثلاث: صدقة جارية،
 أو علم ينتفع به، أو ولد صالح يدعو له."

Abu Hurayrah narrated that the Prophet said:
 "When the son of Adam dies, his deeds will stop
 except for three types: running Sadaqah, beneficial
 knowledge, and a good son praying for him."

Reported in Muslim.

CHAPTER REVIEW

Projects and Activities

1. Write the story of the life of Uthman Ibn Affan . Focus on his generous giving to Muslims.
2. Select a good project that you would like to support, and have a donation box for that. Put the box at home or at school after getting the proper permission.
3. Develop a list of ten projects that are Sadaqah Jariyah projects.



Stretch Your Mind

1. Describe three similarities between zakah and sadaqah.
2. Describe five differences between zakah and sadaqah.
3. Explain three benefits of sadaqah for the Muslim community.



Study Questions

1. What is sadaqah?
2. What special rewards will sadqah givers get?
3. What did the Prophet mean when he said that one's sadaqah will not decrease his or her wealth?
4. Why did Allah describe sadaqah as a loan given to Him? And how did He say He would return it?
5. Who should receive the Sadaqah?
6. What is Sadaqah Jariyah? And explain its place in Islam.
7. What is waqf?

UNIT E CHAPTER FIVE

Sadaqah, Without Paying Money

CHAPTER OBJECTIVES

Types of Sadaqah that do not involve money:

- 1 Thikr, and remembrance of Allah
- 2 Helping others
- 3 Doing good deeds

VOCABULARY

'Subhaan-Allah' سُبْحَانَ اللَّهِ

'Alhamdu lillah' الْحَمْدُ لِلَّهِ

Allahu Akbar اللَّهُ أَكْبَرُ

'La-ilaha-illallah' لَا إِلَهَ إِلَّا اللَّهُ

Al-Amru Bil-Ma'rouf الْأَمْرُ بِالْمَعْرُوفِ

Wan Nahi An-il-Munkar النَّهْيُ عَنِ الْمُنْكَرِ

Islam is a religion of kindness and good deeds. Therefore, charity is not only done by giving money, but rather by doing good deeds and kind actions as well. Rasoolullah once said:

"Every good deed is sadaqah."

Let's learn about the different kinds of sadaqah that have nothing to do with money.

Thikr and Remembrance of Allah

Abu Tharr Al-Ghifari (R) narrated that the Rasoolullah ﷺ said: "Sadaqah is prescribed for each human being every day the sun rises." It was asked: "How could we give Sadaqah every day?" He said: "The doors of goodness are many: the tasbeeh [to say 'Subhaan-Allah' اللَّهُ سُبْحَانَ], the tamheed [to say 'Alhamdu

lillah' الْحَمْدُ لِلَّهِ], the tahleel [to say 'La-ilaha-illallah لَا إِلَهَ إِلَّا اللَّهُ] ... All of these are sadaqah prescribed for you." This is reported by Ibn Hibban in his Sahih. There are many other phrases of Thikr that are mentioned in other ahadeeth and are displayed in the table below:

Phrases of Thikr

1. La-ilaha-illallah (There is no God but Allah)
2. Subhaan-Allah (Glory be to Allah)
3. Alhamdu lillah (Praise be to Allah)
4. Allahu Akbar (Allah is the Greatest)
5. Subhaan-Allah Wabihamdih Subhaan-Allah Al-Atheem (Praise be to Allah, the Praised, the Great)
6. La hawla wala quwwata illa billah (No power can be attained except from Allah)
7. Astaghfirullah Al-Atheem (I seek forgiveness from Allah, the Great)
8. Allahumma Salli Ala Muhammad, wa Ala Aalihi wa Sahbihi wasallam (Oh, Allah make peace and blessings upon Muhammad, his family, and his companions)

لَا إِلَهَ إِلَّا اللَّهُ

سُبْحَانَ اللَّهِ

الْحَمْدُ لِلَّهِ

اللَّهُ أَكْبَرُ

سُبْحَانَ اللَّهِ وَبِحَمْدِهِ، سُبْحَانَ اللَّهِ الْعَظِيمِ

لَا حَوْلَ وَلَا قُوَّةَ إِلَّا بِاللَّهِ

أَسْتَغْفِرُ اللَّهَ الْعَظِيمِ

اللَّهُمَّ صَلِّ عَلَى مُحَمَّدٍ وَعَلَى آلِهِ وَصَحْبِهِ وَسَلِّمْ

Related Story

One day, a group of poor people came to the Prophet and said, "Rich people are getting more rewards than we are."

"How is that?" the Prophet ﷺ asked.

"They pray like us, and fast like us, but they give charity, perform Hajj, and participate in jihad, yet we can't do that because this requires money and we don't have it," they explained.

The Prophet then said, "Let me guide you to do things that enable you to gain great rewards. Say Subhan-Allah' thirty-three times, 'Al-hamdulillah' thirty-three times, and 'Allah Akbar' thirty-three times. If you do that, you will catch up with the rich, and no one will gain rewards equal to yours, except those who do like what you do."

A few days later, the poor people came back to the Prophet and complained, saying, "Oh Rasoolullah, the rich people heard about the thikr you told us to do, and they started doing the same."

Then Rasoolullah said, "What should I do? This is Allah's gift; He gives it to whomever he wants."

This story is reported in Al-Bukhari and Muslim

FAITH IN ACTION

- ★ Say the above phrases of thikr a hundred times each and every day. That's about 15 minutes a day, but it gets mountains of hasanat and blesses your life.



Helping Others

How do you feel when you need help, but no one is coming forth to help you? Sometimes you really need others to help you in your project, or to solve a math problem, or to give you a ride somewhere, but you are embarrassed to ask. How do you feel then? Islam encourages Muslims to rush to the help of others, even though they are not asked to do anything. Helping others in Islam is a kind of sadaqah. Abu Tharr narrated that the Prophet said, "Urging others to do good and avoid

evil, removing harm from the road, listening to the deaf, leading the blind, helping one to find his lost item, rushing to help the one in sorrow who is asking for help, and supporting the weak with the strength of one's arms. All of these are sadaqah prescribed for you." This hadeeth is reported by Ibn Hibban. And in another narration, "To rule with justice between two people is sadaqah. To assist a man to ride upon his mount is sadaqah. To place his luggage on the animal is sadaqah."

FAITH IN ACTION

- ★ When others need help, always be the first to rush to their help.



Doing Good Deeds

Once, Rasoolullah ﷺ said to the Sahabah around him: "Every Muslim has to give sadaqah." The people asked: "Oh Prophet of Allah, what about the one who has no wealth?" He said: "He should work with his

hands to gain money, and then give sadaqah."

They asked: "If he cannot find [work]?"

He replied: "He should help the needy who ask for help."

They asked: "How about if he cannot do that?"

He replied: "He should then do good deeds and shun evil, and this will be counted as a sadaqah for him." This is reported in Al-Bukhari.

The Prophet also described the good deed of going to the masjid to offer prayer. He once said, "Each step you take toward prayer is sadaqah."

Even a Smile Is a Sadaqah

How do you like people to greet you when they see you? Of course, you prefer that they would smile in your face. Islam, then, encourages Muslims to smile at others. Furthermore, it considers it a rewarded sadaqah. However, to get the reward, one should smile out of his or her heart, not only the lips. That is the "Islamic" smile.

Hadeeth Shareef

عن أبي ذر رضي الله عنه قال : قال رسول الله ﷺ :

“تَبَسُّمُكَ فِي وَجْهِ أَخِيكَ صَدَقَةٌ”

رواه البخاري والترمذي

Abu Tharr also narrated that Rasoolullah ﷺ said, "Your smile for your brother is sadaqah."

Reported in Al-Bukhari and Muslim



Always have a smile on your face.

E66

Kind Talk

Prophet Muhammad ﷺ also encouraged Muslims to speak kindly to others. Many people, unfortunately, fall into vein talk and the use of bad words. When you go to school or the mall, you

often hear people say harsh or bad words to each other. Some Muslims, even siblings, fall into this and pollute their tongues with rude and dirty talk.

Hadeeth Shareef

عَنْ عَدِيِّ بْنِ حَاتِمٍ رَضِيَ اللَّهُ عَنْهُ قَالَ : قَالَ رَسُولُ اللَّهِ ﷺ :

“اتَّقُوا النَّارَ وَلَوْ بِشِقِّ تَمْرَةٍ ، فَمَنْ لَمْ يَجِدْ فَبِكَلِمَةٍ طَيِّبَةٍ”

رواه البخاري

The Messenger of Allah ﷺ said: "Protect yourself from the Fire by giving a sadaqah, even a half of a date. Whoever does not find one, then he should do that with a good word."



FAITH IN ACTION

★ Always say good words and avoid saying bad words.



E67

Urging Others to Do Good and Avoid Evil

The Muslim society is a society of faith and morality. However, the society will not stay moral and faithful if people sin and stop doing good deeds. Therefore, Muslims must continue to encourage each other to believe in Allah, worship Him, do good, and avoid sin and evil. This is called in Arabic Al-Amru Bil-Ma'rouf الأمر بالمعروف and An-Nahyu An-il-Munkar عن المنكر. Allah says in Surat Luqman:

﴿ أَقِمِ الصَّلَاةَ وَأْمُرْ بِالْمَعْرُوفِ وَانْهَ عَنِ الْمُنْكَرِ ۚ إِنَّكَ بِنِعْمَةِ رَبِّكَ فَحَدِيثٌ مُذْمٌ ۝ ١٧ ﴾
لقمان: ١٧

"Keep up prayer and enjoin the good and forbid the evil." [31:17]

Prophet Muhammad considered this noble act as a sadaqah. He also explained that if you encourage a person to do a good deed, and he or she actually does it, you would get equal reward of what that person gets. The Prophet also taught the sahabah how to help people stop doing sins or committing evil, or munkar.

Hadeeth Shareef

عَنْ أَبِي سَعِيدٍ الْخُدْرِيِّ رَضِيَ اللَّهُ عَنْهُ : قَالَ : قَالَ رَسُولُ اللَّهِ ﷺ :
"مَنْ رَأَى مِنْكُمْ مَنكَرًا فَلْيُغَيِّرْهُ بِيَدِهِ ، فَمَنْ لَمْ يَسْتَطِعْ فَبِلِسَانِهِ ، فَمَنْ لَمْ يَسْتَطِعْ فَبِقَلْبِهِ وَذَلِكَ أَضْعَفُ الْإِيمَانِ"
رواه مسلم

Abu Sa'eed Al-Khudri رضي الله عنه narrated that Rasoolullah said:

"Whoever sees an evil action being committed should change it by action; if he couldn't, then by his speech. But if he still couldn't, he should object to that evil in his heart. And that is the least of faith."

Reported in Muslim

FAITH IN ACTION

- ★ Always encourage others to do good, and discourage them from falling into evil actions and behaviors, using a nice manner.

Planting a Seed or Tree

Islam teaches us to care for the environment. Plants, flowers, and trees are important parts of our environment on this planet. Allah and His Messenger urge us to grow plants, and to be friendly to plants and vegetation on Earth.

Anas رضي الله عنه reported that Rassolullah ﷺ said, "If any Muslim

plants something, or sows seed from which man, bird, or beast eats, it counts as sadaqah for him."

Reported in Al-Bukhari and Muslim

Based on the above hadeeth, growing plants, especially plants bearing fruit ones is sadaqah. In another word, protecting the environment and taking good care of it, is an act of sadaqah.

Always take care of flowers, plants, and trees.

Sadaqah on Animals

Prophet Muhammad ﷺ also encouraged Muslims to care for animals, which are another important part of our environment. The Prophet taught that kindness to animals is a sadaqah and leads to Jannah.

The Messenger of Allah ﷺ said "While a man was walking along a road, he became very thirsty and found a well. He lowered himself into the well, drank, and came out. Then [he saw] a dog sticking its tongue out for thirst. The man said: 'This dog has become exhausted from thirst in the same way as I.' He lowered himself into the well again, and filled his shoe with water. Then he took the dog by the mouth until he had raised himself. He gave the dog some water to drink. He

thanked Allah, and [his sins were] forgiven." They asked: "O Messenger of Allah ﷺ ! Is there a reward for us in [caring for] our animals?" He said: "There is a reward in [caring for] every living thing." This is related by Al-Bukhari and Muslim.

Abdullah Ibn 'Umar رضي الله عنه and Abu Huraira رضي الله عنه reported Allah's Messenger ﷺ as saying, "A woman was punished on account of a cat which she kept shut up till it died of hunger. She did not feed it, or let it out so that it might eat things creeping on the Earth." (Bukhari and Muslim)

It can be concluded that taking care of animals is sadaqah, and mistreating them is punishable.



FAITH IN ACTION

★ Always be kind to animals



All Acts of Kindness

The good deeds above are only examples of the actions that Allah rewards as sadaqaat (plural of sadaqah). Therefore, every good deed is considered as a sadaqah in Islam. Jabir

رضي الله عنه and Hudhayfah رضي الله عنه reported Allah's Messenger ﷺ as saying, "Every act of kindness is sadaqah." (Bukhari and Muslim)

CHAPTER REVIEW

Activities and Projects

1. Develop a list of acts of sadaqah that do not involve paying money.
2. With your friends and classmates, create a set of posters titled "Give Sadaqah without paying money." In each poster display one of the varieties of no-money sadaqah presented in this chapter.



Stretch Your Mind

If you do the acts of no-money sadaqah that are presented in this chapter, does that mean that you don't need to give out money as sadaqah, even though you have extra money?



Study Questions

- 1 Can sadaqah be made without paying money? Support your answer with a hadeeth.
- 2 List ten actions of no-money sadaqah.
- 3 What is the importance of a smile in Islam? Why do you think is it important to smile at others?
- 4 What is the importance of good talk in Islam? Why do you think is it important to speak good and talk politely to others?
- 5 List seven phrases of thikr.
- 6 "Protecting the environment is an act of sadaqah in Islam." Do you agree with this statement? Explain.
- 7 What is Al-Amru Bil-Ma'rouf and An-Nahi An-il-Munkar?
- 8 How should a Muslim behave toward an evil action committed in his presence?